

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Carol Ann Serafino
Debtor

Case No. 15-18221-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
Form ID: pdf900

Page 1 of 1
Total Noticed: 2

Date Rcvd: Oct 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2016.

db +Carol Ann Serafino, 737 Strahle Street, Philadelphia, PA 19111-1347
13731019 +PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank,
3232 Newmark Drive, Attn: Bankruptcy, Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
ANTHONY A. FRIGO on behalf of Debtor Carol Ann Serafino anthonyfrigo@msn.com
HEATHER BURNS POZNIAK on behalf of Creditor INDIAN KING RESIDENTS' ASSOCIATION, INC.
hbpozniak@lentzlaw.com
JAMES RANDOLPH WOOD on behalf of Creditor West Whiteland Township jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
ROBERT J. LOHR, II on behalf of Creditor INDIAN KING RESIDENTS' ASSOCIATION, INC.
bob@lohrandassociates.com, leslie@lohrandassociates.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Carol Ann Serafino

Debtor

CHAPTER 13

PNC BANK, NATIONAL ASSOCIATION

Movant

vs.

NO. 15-18221 JKF

Carol Ann Serafino

Debtor

William C. Miller Esq.

Trustee

11 U.S.C. Section 362

STIPULATION IN LIEU OF LITIGATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$7,634.61**, which breaks down as follows;

Post-Petition Payments:	December 2015 through August 2016 at \$734.29
Fees & Costs Relating to Motion:	\$1,026.00 (\$850.00 fees and \$176.00 costs)
Total Post-Petition Arrears	\$7,634.61

2. Debtor shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include post-petition arrears in the amount of **\$7,634.61**;

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$7,634.61** along with pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim;

d). Maintenance of current monthly mortgage payments to Movant thereafter.

3. Should debtor provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 10, 2016

By: /s/ Joshua I. Goldman, Esquire
Joshua I. Goldman, Esquire
Thomas Puleo, Esquire
Attorneys for Movant
KML Law Group, P.C.
Main Number: (215) 627-1322


Date: 9/14/16



Anthony A. Frigo Esq.
Attorney for Debtor

Approved by the Court this _____ day of _____, 2016. However, the court retains discretion regarding entry of any further order.

Date: October 4, 2016



Bankruptcy Judge
Jean K. Fitzsimon